

In re:
Lindsay Ann Bleam
Nathan Michael Bleam
Debtors

Case No. 19-10354-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Feb 16, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	Lindsay Ann Bleam, Nathan Michael Bleam, 630 Walnut St, Emmaus, PA 18049-2220
14268084	+ Bankers Healthcare Group co Pinnacle Bank, 150 3rd Ave South Ste 900, Nashville, TN 37201-2034
14270474	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court., People First Federal Credit Union, 2141 Downyflake Ln, Allentown, PA 18103-4774

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 17 2024 00:19:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Feb 17 2024 00:19:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14278272	+ EDI: BMW.COM	Feb 17 2024 05:14:00	BMW Bank of North America, PO Box 23356, Pittsburgh PA 15222-6356
14277802	+ EDI: AIS.COM	Feb 17 2024 05:14:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14282082	+ Email/Text: RASEBN@raslg.com	Feb 17 2024 00:19:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14296912	+ EDI: CITICORP	Feb 17 2024 05:14:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14260676	Email/Text: bankruptcy@diamonddcu.com	Feb 17 2024 00:19:00	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14296562	EDI: Q3G.COM	Feb 17 2024 05:14:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14263043	EDI: DISCOVER	Feb 17 2024 05:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14264718	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 17 2024 00:19:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14454062	Email/PDF: resurgentbknofications@resurgent.com	Feb 17 2024 00:21:13	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587
14284766	Email/Text: bkrgeneric@penfed.org	Feb 17 2024 00:19:00	Pentagon Federal Credit Union, Bankruptcy Department, P.O. Box 1432, Alexandria, VA 22313
14287942	EDI: PRA.COM	Feb 17 2024 05:14:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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14612354	EDI: Q3G.COM	Feb 17 2024 05:14:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14292776	EDI: Q3G.COM	Feb 17 2024 05:14:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14269199	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 17 2024 00:19:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14297321	+ Email/Text: bncmail@w-legal.com	Feb 17 2024 00:19:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14297389	+ Email/Text: bncmail@w-legal.com	Feb 17 2024 00:19:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14293920	+ Email/Text: RASEBN@raslg.com	Feb 17 2024 00:19:00	USAA Federal Savings Bank, C/O Robertson Anschutz Schnied Crane, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14467832	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14612355	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14612356	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14297323	*+	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
LYNN E. FELDMAN	on behalf of Debtor Lindsay Ann Bleam feldmanfiling@rcn.com feldman.lynnb123770@notify.bestcase.com
LYNN E. FELDMAN	on behalf of Joint Debtor Nathan Michael Bleam feldmanfiling@rcn.com feldman.lynnb123770@notify.bestcase.com
MARK A. CRONIN	

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on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor USAA Federal Savings Bank mimcgowan@raslg.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Lindsay Ann Bleam</u>	Social Security number or ITIN	xxx-xx-0709
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nathan Michael Bleam</u>	Social Security number or ITIN	xxx-xx-6415
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10354-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lindsay Ann Bleam

Nathan Michael Bleam

2/15/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.